

# Healthy You

SMARTER CHOICES FOR BETTER LIVING

Summer 2013

A Better  
Burger

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## What You'll Find Inside

Every year, we're required to send you important information about your rights and your benefits. And we're excited to combine it with some helpful articles and coupons for a healthy you! Inside, you'll read about:

- Breast reconstruction surgery benefits
- Where to go for extra help
- How to find the right provider
- How to have a happy and healthy summer

Want to save a tree? Go to [anthem.com](http://anthem.com) and sign up to receive these types of notices by e-mail.

**Please note:** Some services and programs mentioned in this update may not be available or covered under your plan. Please refer to your benefit plan document for details concerning benefits, services and exclusions.



## Have a Happy, Healthy Summer

### Make the most of the season with these simple tips

Warm weather, fresh food, and plenty of opportunities to enjoy the outdoors—it must be summertime! Here's how to stay safe and be healthy this season.

#### Break Out the Bike

Summer is the perfect time to get back in the saddle, whether it's for exercise or as an active means of transportation. If time and distance allow, bike to work one or two days during the week, or pedal to do weekend errands. "I personally bike to restaurants," says Jennifer Cassetta, MS, a personal trainer and holistic health coach in Los Angeles. "I burn calories there and on the way home."

#### Step Away from the Stove

On the hottest days of the year, standing over the stove is the last thing you want to do. A better idea? Fire up the grill for a fresh, healthy dinner. "I like to do grilled veggie sandwiches—eggplant, zucchini, peppers, and onion, layered on crusty bread with pesto," says Katie Morford, MS, RD, a nutrition writer in San Francisco. Make your own pesto with fresh basil, or opt for store-bought for a fast meal.

#### Get Insects to Bug Off

You may need to rethink your wardrobe. "Your best bet is wearing light-colored, loose-fitting clothing," says Jennifer Middleton, MD, a family physician in Toledo, OH. "Many insects are attracted to dark colors." If it's too late and you've already been bitten, she recommends icing the bite to dull the itch, then applying an

over-the-counter hydrocortisone cream or a soothing, anti-itch lotion.

#### Make Your Own Frozen Treats

Do you crave a cold, sweet snack? Try this healthy option: Peel and slice ripe bananas, and place them in the freezer. Once they're solid, mash them in a food processor for a few minutes. "Instant soft serve!" says Andy Bellatti, RD, a nutrition expert in Las Vegas. "Add cocoa powder for a chocolate flavor, or throw in some vanilla extract and cinnamon."

#### Take a Day Trip

A little adventure and a change of scenery can give you an emotional boost. Wherever you are, there are places to go and new things to see within a day's drive. Check out Roadtrippers.com to find historical sites, nature spots, or offbeat attractions near you.

# Your Best Defense Against Allergies

## Smart strategies for allergy prevention and relief

Seasonal allergies can put a big damper on summer fun. But you don't have to live with a runny nose, irritated eyes, and a constant cough. "Anyone with allergies should be able to feel good, be active all day, and sleep well at night," says Kathleen May, MD, spokesperson for the American College of Allergy, Asthma, and Immunology. Try these five ways to stop allergies before they stop you.

**Don't wait to medicate.** If medication has proven effective for you in past years, take it before your symptoms start. "Most allergy medications require a number of days for full effectiveness," Dr. May says. "An allergist can help you pinpoint specific triggers, when certain plants pollinate in your region, and the best time to start medications."

**Know the count.** "Allergy sufferers know well that avoiding pollen is the best treatment," says Jennifer Middleton, MD, a family physician in Toledo, OH. "This means keeping the windows closed at home and in the car, using the air conditioner, and limiting your time outside." Monitor pollen counts via local media or websites like Pollen.com to know the best days to go out.

**Stop eating certain fruits.** Many people who have seasonal allergies also suffer from "pollen food allergy syndrome," a cross-reaction between similar proteins in certain fruits and vegetables and the allergy-causing pollen. Cooking, peeling, or totally cutting out apples, cherries, peaches, celery, and tomatoes during allergy season may improve symptoms. Just be sure to replace them with other produce.

**Stress less.** Research shows a link between the stress hormone cortisol and allergy development. "We know that stress aggravates or heightens the body's perception of symptoms, such as skin itchiness," Dr. May says. "Seasonal nasal allergies also lead to poor sleep from nasal congestion, and lack of good rest both causes stress and magnifies its effects." It only gets worse if you skip stress-relieving activities, such as exercise and yoga.

**Rinse away allergens.** Nasal saline rinses flush allergens out of sinuses and reduce mucus, research shows. You can buy a nasal irrigation device, like a neti pot, or a saline rinse at drugstores. "Just be sure to use distilled water," Dr. Middleton says. "Tap water can contain organisms that aren't harmful when swallowed but can cause a serious infection if put up the nose."



## 7 Steps to Save Your Skin

### Get the sun protection you need from head to toe

Summer's here, and most of us look forward to getting outside and feeling the sun's warm rays. But we also know that there's a risk of skin cancer involved. Follow these preventive guidelines from dermatologist Robin Ashinoff, MD, and enjoy your day in the sun:

- 1 Choose a sunscreen that contains titanium dioxide or zinc oxide. Experts disagree over the safety of avobenzone and oxybenzone, so avoid those.
- 2 Make sure the label says "broad spectrum" to ensure protection from both UVA and UVB rays.
- 3 Slather on sunscreen at least 30 minutes before going out.
- 4 Use enough sunscreen to provide proper coverage. An adult in a swimsuit needs about three tablespoons of sunscreen to cover the whole body.
- 5 Don't sweat over SPF numbers. Anything over 30 should protect you for two hours.
- 6 Reapply after sweating or swimming, even if you're using "sport" sunscreen.
- 7 Invest in a wide-brimmed hat, UV-coated sunglasses, and lip balm.



This information is intended for educational purposes only, and should not be interpreted as medical advice. Please check with your doctor for any advice about your health.



## Women's Health and Cancer Rights Act

In 1998, Congress passed legislation that outlines specific coverage that all group health plans and health insurance carriers offering medical and surgical benefits for mastectomies must offer to patients. This coverage is for:

- Reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to provide a symmetrical appearance
- Prostheses and the treatment of physical complications during all stages of the mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the member

Coverage of these services is subject to the same copayments, deductibles and coinsurance percentages, if any, as other services covered under your plan. Please refer to your Certificate of Coverage, Member Handbook, or Schedule of Benefits for more specific information. Please contact your administrator or call Member Services at the phone number on the back of your insurance identification card for more information.

## Focus on Your Eyes

### Three ways to keep your peepers in top shape

We often take them for granted, but our eyes need TLC. Having healthy eyes “really comes down to an overall healthy lifestyle,” says Jay Duker, MD, director of the New England Eye Center in Boston. That means eating healthy, exercising regularly, and not smoking. Here's what to keep in mind:

**See your eye doctor.** Even if your vision is sharp now, a thorough eye exam should be part of your health routine. An eye doctor can check your risk for future vision problems as well as help you with your eye health today. If your doctor

recommends vision correction, ask which glasses or contact lenses are right for you.

**Wear the right gear.** Using contact lenses, glasses, and sunglasses that are properly prescribed for you can help you see better and ease discomfort. They can also block UV rays that can be harmful to eyes. If you wear contacts, follow cleaning instructions to prevent irritation.

**Eat for your eyes.** Orange vegetables, such as carrots and orange bell peppers, are high in vision-boosting vitamin A. Be sure to include them in your diet.



## This Is a Bit of a Stretch

Summer brings with it a unique set of seasonal activities that get us moving. But all the sightseeing, yard work, and even long hours behind the wheel can add up to a whole new set of aches and pains. A study by the National Institutes of Health found that stretching is as good as yoga at relieving back pain, and fitness experts prescribe a good stretch for the rest of your body, too. Here's how to get started (but remember, if it hurts to stretch, stop):

**At your desk** Before vacation rolls around, you might be spending more desk time working to catch up or get ahead. Do stretches to prevent back pain, like this forward fold from certified trainer Katrina Smith:

Stand with your feet hip-width apart. Hinge forward at the hips and hang with your arms straight and down. The goal isn't to touch your toes, but to let gravity loosen your lower back and hamstrings. Hang as low as you can to get a stretch, but don't force it.

**In the car** When the car is stopped, tilt your right ear toward your right shoulder. Breathe gently and slowly stretch the left side of your neck. Hold for 10 seconds. Repeat on the other side. At the next stop: Raise your arms and press your palms into the ceiling. Hold for three seconds and release. Repeat 10 times.

**In the yard or garden** All that bending, reaching, crouching, and lifting can put a strain on the lower back. Try doing the forward fold from the “At your desk” tip above. Pruning, mowing, and raking can lead to elbow pain. For your elbows: Hold your arm out with your elbow straight. Gently bend your hand and wrist toward the inside of your forearm. Hold for 30 seconds. Do this with each arm three to five times.

**On your feet** Your day ahead features a lot of time walking and standing. Before you go, walk slowly for five minutes to get the blood going to your leg muscles. Afterward, try this for your back and your hamstrings: With knees slightly bent, slowly bend forward from your waist. Reach toward the floor and hold for 20 to 30 seconds. Only bend as far as comfortable. Slowly straighten, and then repeat five times.

### Special Offers!

Save money on select healthy living products, gym memberships, and more. Log on to **anthem.com**, and click on Discounts.

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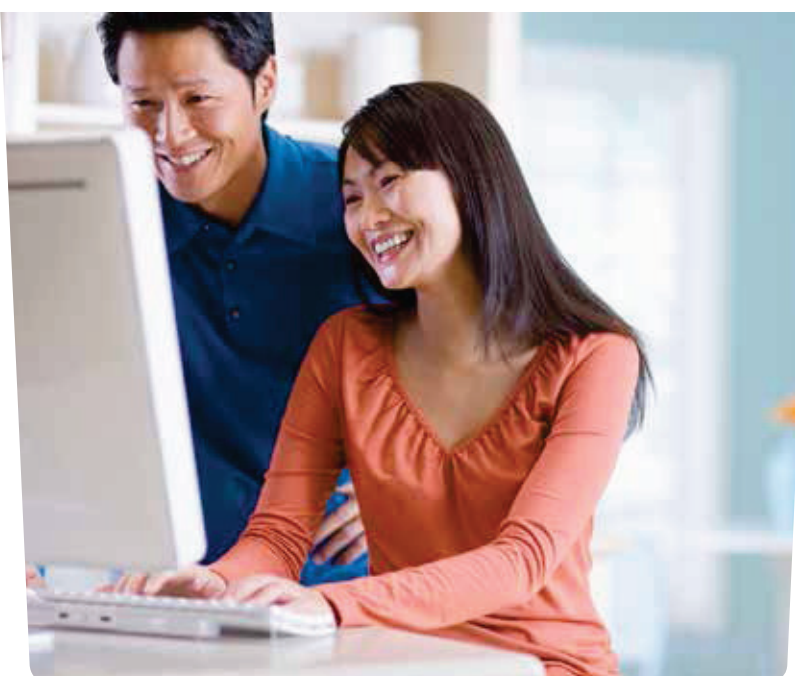
Go to [1800contacts.com/save](https://1800contacts.com/save) or [glasses.com/save](https://glasses.com/save)

\*Offer cannot be combined with other discounts, vision insurance or Blue View Vision.

# Just a Click Away

Anytime, day or night, you can find information on our website. Just log on to **anthem.com**. You can learn:

- About your benefits for different services. These could include primary and specialty care, behavioral health and hospital services.
  - What to do when you are out of the plan's service area.
  - How to get information about accessing emergency care and 911 services.
  - How to access care after normal office hours.
  - How to file a claim for covered service.
  - How to voice a complaint or appeal a decision. This includes your right to independent external appeal.
  - About your rights and responsibilities as a member.
  - About our Quality Improvement (QI) Programs. You can see how we use this information to review and help improve the quality of our benefits and services.
- Need information specific to your policy? Register on the member website to:
- Learn about your copayments and costs you will have to share (if any).
  - View existing claims.
  - Change your primary care physician (if it applies to your health plan).
  - Order a new member ID card.
  - Get specifics online, or refer to your Certificate of Coverage, Member Handbook, or Schedule of Benefits to find information about the benefits and services covered under your plan, along with any benefits that are not covered or are limited. These include benefits that may not be



covered, if you get services outside your plan's service area.

If you need a copy of the information on the Web, or your health plan Certificate of Coverage, Member Handbook, or Schedule of Benefits, call Member Services at the toll-free number on your member ID card. Mental health

and dental services may have different phone numbers listed on the card.

*Note: You will not be able to view benefit information for a dependent spouse or those of other adult dependents. They must register on their own. You can set up access rights to view your dependents, if the dependent allows you to.*

## Looking for a Provider, Hospital or Specialist? Just Go to **anthem.com**

You can search for doctors, dentists, hospitals and specialists in English and Spanish on our website, **anthem.com**. Click on **Find a Doctor**. It's right on the home page.

Our online directory lets you search in many ways, such as plan type, specialty, location and/or gender. You can also learn about a doctor's skills and training, the language he/she speaks and if he/she is what they call "board certified."

If you want to learn more about a doctor that's in our network, call Member Services at the number on your member ID card. If you don't have Internet access, someone from Member Services can search our website for you, and then mail, e-mail or send you a fax with the results.



## New Treatments and Procedures

Helping our members get care that is safe and effective

When it comes to the latest information about medical care, we want you to know that we strive to review it quickly. We have teams of health care professionals that review our medical, behavioral (mental) health and drug policies on a regular basis. The resources we look to when making our decisions include:

- Professional medical publications and journals
- Policies and procedures from government agencies
- Study results showing the impact of new technology on long-term health
- Doctors, specialists and other health care consultants

We update our health policies and even create new ones to address many new treatments. Because helping you get and stay healthy is our number one goal.

### Get Social With Us!



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The attached coupons are provided as a convenience to you. We make no guarantees regarding, and are not responsible in any way for, the goods received. The provision of these coupons does not imply affiliation, sponsorship, endorsement, or recommendation of any of the brands. The attached coupons are provided as a courtesy. We are not being paid to pass them on to you, and we do not necessarily endorse or recommend any of the products offered in the coupons.



## Need Extra Help?

The Case Management program can help. Case managers, who are registered nurses or other health professionals, are here to help when you have a serious medical condition or unexpected medical event. You, your family and your doctors work with a case manager who provides telephone support at a time that works for you, and at no cost to you. This program is private, voluntary, and gives you extra support when you need it most. To be part of it, you or your caregiver can self-refer. The case manager will work with you to help you manage your condition, answer questions about your benefits, and learn what kind of care or support might be helpful. To learn more or be part of the program, call us toll-free at 800-231-8254. Or if you have a multi-state employer, please call the Member Services number on the back of your ID card.

## Share for Better Care

When you see a specialist or go to the emergency room, are you telling your PCP? Making sure your PCP and specialists all know about all care you get helps the doctors so you don't have to go through the same tests twice. And that saves time and money. It helps to make sure you have the best outcome for your health concern. You play a big role in making sure you get the right care for any problems you have. Be sure to:

- Share the names of each of your providers with all doctors who give you care.
- Tell your doctors, especially your PCP, when you are prescribed medicine from more than one provider, are hospitalized or see a specialist.
- Sign a consent form for the release of medical records so your information can be shared by different providers.

Remember to share for better care.

## How to Get Language Assistance

We can help you no matter what your preferred language is. We have a free interpretation service through Member Services. Simply call the phone number on your ID card and ask for translation services in your preferred language. You can also ask for the translation of written materials about your benefits through Member Services. TTY/TDD services also are available by dialing 711, one of the numbers below, or by contacting Member Services. A special operator will contact us to help with member needs.

*Call the state where your company is headquartered.*

**CONNECTICUT** 800-842-9710 (TTY) 800-833-8134 (V)

**NEW HAMPSHIRE** 800-735-2964 (TTY/V)

## A Better Burger

**Makes 4 burgers | Time: 45 minutes**

Beef burgers get a bad reputation for being a health menace between two pieces of bread. But when it comes to choosing a burger meat, opting for a lean ground beef that contains 7 to 9% fat can be just as good of a choice as lean turkey or chicken when it comes to cutting fat and calories. If you're really looking to reduce calories and fat, choose extra-lean ground beef with only 2% fat. You'll sacrifice a bit of juiciness, but with the special ingredients in this recipe, you won't miss any of the flavor.

### Ingredients

- 1 large poblano chili pepper
- ½ cup low-sodium black beans
- 16 oz lean (93%) ground beef
- 1 cup fresh or frozen sweet corn
- 2 Tbsp finely chopped cilantro
- 2 green onions, trimmed and thinly sliced
- ¼ tsp coarse salt
- ½ tsp ground black pepper
- ¼ large red onion, thinly sliced
- 1 tomato, sliced
- ½ Hass avocado, thinly sliced

### Directions

1. Place the poblano pepper directly onto a hot grill. Using metal tongs, rotate the pepper until all four sides of the pepper are charred, about 2 minutes per side. Place the roasted pepper in a metal bowl. Cover tightly with plastic wrap and let steam for 15 minutes. Wash the charred skin off the pepper under warm running



water. Discard the stem and seeds. Cut the pepper into dice.

2. Drain the black beans, except for 2 tablespoons of the liquid, and put in a large metal bowl. Mix in the roasted pepper, beef, corn, cilantro, green onions, salt, and black pepper. Divide mixture into 4 patties.

3. Grill the burgers until browned and cooked through, 10 to 12 minutes total.

4. Place each burger on a toasted bun, or forgo the bun to trim calories. Top with sliced red onion, tomato, and avocado.

**Per burger:** 290 calories, 11 g fat, 3.5 g saturated fat, 28 g protein, 18 g carbohydrates, 5 g fiber, 341 mg sodium

## Grill Up Fruits and Veggies, Too!

Nothing beats a sweet ear of summer corn or any number of July's juicy fruits. Because produce is naturally low in fat, you'll need a little sauce or oil to keep veggies and fruits from sticking to the grill. One of the simplest marinades is a half-and-half mixture of balsamic vinegar and olive oil. Coat slices of zucchini, red onion, asparagus, portobello mushrooms, or pineapple with marinade before grilling, and season with salt and pepper afterward. Some veggies take longer to cook, so set those near the edge of the grill to keep from being burned on the outside but not done on the inside.

# Walk Off the Weight

## An easy workout plan to feel fit and fantastic

One of the best parts of summer is that you don't need a gym or any special equipment for exercise. You can simply head outdoors for a workout that gets your heart pumping and trims your waistline.

What's more, getting back in shape helps strengthen your immune system so you can fight off colds and other illnesses. It also helps you ward off chronic conditions, such as heart disease, diabetes, and even cancer.

Don't know how to get started? Follow this walking plan from Jessica Matthews, an exercise physiologist for the American Council on Exercise. You'll start off with a mix of easy and brisk walks, then gradually add on short power walk bursts. On Fridays, take a break from walking and do an activity of your choice: biking, swimming, dancing—anything that gets you moving!



## Your 4-Week Walking Plan

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	WEEKEND
Week 1	<input type="checkbox"/> Easy walk: 10-15 min Brisk walk: 10-15 min	<input type="checkbox"/> Easy walk: 5 min Brisk walk: 20-25 min	<input type="checkbox"/> Easy walk: 10-15 min Brisk walk: 10-15 min	<input type="checkbox"/> Easy walk: 5 min Brisk walk: 20-25 min	<input type="checkbox"/> Activity of your choice: 20+ min	<input type="checkbox"/> Easy walk: 25-30 min
Week 2	<input type="checkbox"/> Easy walk: 10-15 min Brisk walk: 15-20 min	<input type="checkbox"/> Brisk walk: 25-30 min	<input type="checkbox"/> Easy walk: 10-15 min Brisk walk: 15-20 min	<input type="checkbox"/> Brisk walk: 25-30 min	<input type="checkbox"/> Activity of your choice: 20-30 min	<input type="checkbox"/> Easy walk: 25-30 min
Week 3	<input type="checkbox"/> Easy walk: 10-15 min Intervals: Repeat 4-6 times (see below) Easy walk: 3-5 min	<input type="checkbox"/> Easy walk: 5 min Brisk walk: 25-30 min	<input type="checkbox"/> Easy walk: 10-15 min Brisk walk: 20-25 min	<input type="checkbox"/> Easy walk: 5 min Brisk walk: 25-30 min	<input type="checkbox"/> Activity of your choice: 30+ min	<input type="checkbox"/> Easy walk: 5 min Brisk walk: 25-30 min
Week 4	<input type="checkbox"/> Easy walk: 10-15 min Brisk walk: 5 min Intervals: Repeat 4-6 times (see below) Easy walk: 3-5 min	<input type="checkbox"/> Brisk walk: 30-35 min	<input type="checkbox"/> Easy walk: 5-10 min Brisk walk: 10 min Easy walk: 5 min	<input type="checkbox"/> Brisk walk: 30-35 min	<input type="checkbox"/> Activity of your choice: 30-40 min	<input type="checkbox"/> Brisk walk: 30-35 min

At the end of each workout, stretch for 2 minutes. To do intervals, do a power walk for 30 seconds, then do an easy walk for 1 minute.

## Don't Let the Summer Heat Keep You Down

### Follow these expert tips to exercise safely

Trading the gym for the great outdoors is an effective way to improve your fitness and your spirits. But as the temperature goes up, so does your risk of dehydration and heat exhaustion, says Holly Rilinger, a certified trainer who runs fitness camps internationally. Try these expert tips to keep cool during hot-weather workouts.

**Time it right.** Exercise during the morning or night, not in the middle of the day. The sun's rays are strongest between 10 a.m. and 4 p.m. Steer

clear of those hours, and make sure the sun is low in the sky when you head outside, says Kira Stokes, a certified trainer in New York City.

**Dress for success.** Wear lightweight, moisture-wicking workout clothes, and avoid dark colors because they absorb heat, Stokes says.

### Be Inspired!

Our Real Health bloggers are on a journey to better fitness. Find their stories on [realhealth.anthem.com](http://realhealth.anthem.com).

**Take it slow.** Go easy at first with your outdoor exercise. Over the course of one to two weeks, your body will adapt to the heat, and you can gradually increase the length and intensity of your workouts.

**Seek shade.** Exercise in the sweet shade of a tree or building whenever possible. It can be nearly 10 degrees cooler in the shade.

**Listen to your body.** "Pain is your body telling you something, so listen," Rilinger says. If you experience nausea, dizziness, or clamminess, go inside immediately to cool off. If you don't feel better within 30 minutes, contact your doctor.

## How to Resolve Your Concerns

If we decide a treatment or service is not covered under your plan, you can use the appeals process to help you get your concern resolved fairly. Please note that some of these steps must occur within a specified time frame. You can find details about the appeals process for your plan at [anthem.com](http://anthem.com), in your plan documents or by calling Member Services at the number on your member ID card. Follow these key steps.

**Step 1:** Call Member Services. We'll do our best to resolve your concern fairly and quickly during this first call.

**Step 2:** If you are not satisfied with the first response to your concern, you can file an appeal. Member Services will tell you how and let you know about any steps you must take within a certain time frame.

**Step 3:** If the outcome of step 2 does not resolve your concern, you may be able to appeal further. If your plan offers a second level of appeal, we will let you know of any specific state rules or requirements. We will let you know if there are other steps you can take.

**Step 4:** In some cases, if benefits are denied at the final internal appeal level, you may have the right to request an independent external review.

## Road Rules for Your Family Trip

### Tackle vacation travel problems with ease

If you've ever looked forward to a summer vacation only to want to make a mad dash back to work after five minutes in the car with the kids, the spouse, the dog, and all that baggage, you're not alone. Traveling can be stressful. This summer, have a better trip with some simple strategies for getting over bumps along the way.

#### Keep Cool in Traffic

The route to the beach could be jammed up, but you don't have to let it grind your gears. "Traffic can make us angry and even be dangerous," says Vickie Chang, PhD, a psychologist in Menlo Park, CA. She suggests thinking more about the other people on the road. Where might that family in the car next to you be going? Maybe to the beach as well? Or a family reunion? "See if this way of thinking creates feelings of curiosity or kindness, rather than irritation and impatience," Chang says.

#### Stay Hydrated in the Car

Your vehicle is basically a dehydration machine. Recycled air, especially with the AC on, creates a dry environment that can make you feel hot and sluggish. What fun is that? Take a cue from NASCAR drivers: Pack enough water for your ride. Try seltzer or unsweetened green tea if plain water is unappealing, and avoid coffee and salty snacks.



#### Choose Healthier Fast Food

"Healthy and road trip don't easily go together," says Lauren Slayton, MS, RD, founder of Foodtrainers in New York City. "But there are chains that are better—where fast and healthy aren't mutually exclusive. Do a little homework before you hit the road." Check menus online to find better options at fast food restaurants.

#### Beat Unexpected Buzzkills

When something goes wrong, it's OK to feel disappointed, angry, or sad, Chang says—but try not to dwell on it. "Instead, see if you can stay in touch with the big picture in an appreciative way," she suggests. "It can take a lot of effort, but is there something positive about the day that you can refocus on?" It can be as simple as appreciating the break from your work.

## How Do We Decide If We'll Cover a Treatment, Procedure or Hospital Stay? We Use Our Utilization Management Process



Utilization Management (UM) is a process that helps us decide if certain outpatient care, inpatient hospital care or procedures are medically necessary for our members. UM also helps us decide if the services will be covered by our members' health plans.

Decisions are based on what is right for each member based on the type of care and service. We look at standards of care that are taken from:

- medical policies
- nationally recognized clinical guidelines
- your health benefits

Associates, consultants or other providers are not rewarded or offered money or other

incentives for denying care or a service, or for supporting decisions that result in using fewer services. Also, your health plan doesn't make decisions about hiring, promoting or firing these individuals based on the idea or thought that they will deny benefits.

To learn more about our UM process, call us toll-free Monday through Friday, from 8:30 a.m. to 5:00 p.m., at the Member Services number on the back of your ID card (additional hours may be available in your area). If you call at any other time, you can leave a private message and our staff will return your call on the next business day during the hours above. Or you can ask that someone call you back at a different time.





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# Healthy You

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- 5 steps to your best summer
- A better burger recipe
- Healthy coupons just for you!



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